



JANUARY 2014

All of us here at the Lowell Senior Center wish you a Happy Healthy New Year 2014!

Sincerely, Michelle Ramalho

BEWARE: Scams Out There

Courtesy of Massachusetts Association of Councils on Aging

IRS Calling Scam

The Internal Revenue Service today warned consumers about a sophisticated phone scam targeting taxpayers, including recent immigrants, throughout the country. Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

Calls from SeniorCW

Whether it's identity protection for seniors, 30 days of pet insurance, reducing credit card debt or possible interest in securing intimate personal relationships, the caller ID "SENIORCW" (from California 415-363-9589) can and should be ignored.

Funeral Benefits Scam

Beware of Scammers Trying to Sell Market-

place Plans to People with Medicare

The Health Insurance Marketplace, created by the Affordable Care Act (ACA), opened for business on October 1,

2013. Uninsured people can shop for and purchase health insurance on the Marketplace. They can also apply for public programs on the Marketplace like Medicaid and tax credits to help pay for the costs of private insurance.

People with Medicare DO NOT need to visit the new Health Insurance Marketplace. According to the Department of Health and Human Services, it is illegal for a broker, agent or health insurance company to sell someone with Medicare an ACA marketplace plan.

Remember, the Marketplace does not offer Part D prescription drug plans, Medicare Advantage Plans or Medigap plans. If a Medicare beneficiary has questions about Medicare or would like to change their Part D or Medicare Advantage plan during the Annual Election Period (Oct 15 through Dec 7), they should visit www.medicare.gov or call 1-800-MEDICARE.

Scam Alert: The Federal Trade Commission has reported several recent scams targeted at older people. Scammers are calling and emailing people with Medicare and telling them Obamacare requires them to change their insurance and buy a marketplace plan. Oftentimes, these scammers will ask for personal information like Social Security numbers or bank accounts. Do not give them this information!

We encourage beneficiaries and their advocates to report all attempts at scams like this to the Federal Trade Commission at <https://www.ftccomplaintassistant.gov/>

Medicare and Social Security Scam Reporting

- Social Security and Medicare employees will never make an unsolicited call, for any reason, to ask for banking or credit card information, or for a Social Security or Medicare number.

- Medicare cards do not cost anything—they are free. The Social Security Administration sends out a Medicare card when an individual first becomes eligible for Medicare.

A new Medicare card may also be issued by Medicare officials due to a change in Part A or B eligibility, a legal name change, or a lost card.

- For helpful information on identifying and avoiding Medicare fraud, please visit www.StopMedicareFraud.gov.

If you suspect Medicare fraud, please call 1-800-MEDICARE (1-800-633-4227).

In Short —

Hang up the Phone, and dial:

- The Social Security Administration (1-800-772-1213) — www.socialsecurity.gov

- Medicare (1-800-633-4227) — www.medicare.gov

- Elder Services in MA (1-800-243-4636 / TTY: 1-800-872-0166) www.800ageinfo.com

- The Better Business Bureau (1-877-485-5906) — www.bbb.org

- MA Office of Consumer Affairs (1-888 283-3757 — toll free in MA only) —

www.mass.gov/ocabr . •Your local COA

Microsoft Phishing Scam

Phishing scams are a well-known form of scams. Someone calls pretending to want to help you. (Not so much....)

Ignore calls from "Microsoft" to fix errors coming from your computer. The caller "works with Microsoft to resolve issues" and ask respondents to log on to correct problems.

This is a scam! Do not follow their directions or advice and provide NO information to them. Just hang up.

Foreign Lottery Scam

AARP, the U.S. Postal Service, and the Postal Inspection Service have teamed up to combat foreign lottery fraud, one of the most pernicious scams targeting older Americans. The hallmarks of trickery: stacks of advertisements and countless emails inviting you to play this or that (an) offshore lottery; mysterious callers claiming you "won the Jamaican lottery," but demand you pay foreign taxes in cash. The bottom line: Never

Con't on page 5

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The City of **LOWELL** *Alive. Unique. Inspiring.*

January 2013

BERNARD F. LYNCH
CITY MANAGER

MICHELLE RAMALHO
EXECUTIVE DIRECTOR

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**FRIENDS OF THE COA
CENTER, INC.
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FLCOA — Office hours vary
Please call for an appointment

SENIOR CENTER SERVICES

Main Number: 978-674-1172

Administrative Offices: 978-674-1177

Fax: 978-970-4134

These are the new numbers for LCOA

Executive Director

Michelle Ramalho 978-674-1170
mramalho@lowellma.gov

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tdonnelly@lowellma.gov

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amcmahon@lowellma.gov

Minority Outreach Coordinator

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Lhin@lowellma.gov

Outreach Volunteers

John R. Lawlor 978-674-1174
Jlawlor@lowellma.gov

Deanna Rabidoux 978-674-1168
dlrabidoux@lowellma.gov

**SHINE (Serving Health
Insurance Needs for Elders)**

Joan Gong 978-674-1172
Call for an appointment

Thursdays ONLY- 10 AM to 1 PM

Legal Services Assistance & Referrals
978-458-1465

To make a Wednesday appointment, call
Tara at 978-674-1172

Pollard Library 978-674-8634
COA Library Annex 978-970-4186

COUNCIL ON AGING BOARD**OF DIRECTORS**

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Next

Meeting: 01/14/13 @ 9:00am

Hours of Operation:

Monday through Friday

6:00 am to 4:00 pm

Lunch served at 11:30 am

Saturday and Sunday

Coffee & Pastries and Lunch ONLY
OPEN 7:00 am until NOON

Seven days a week pick-up and drop off
(Except Holidays) to the Senior Center to
do errands in the area and have lunch.
You MUST call before 9:00 a. m. the day
of your ride. Departure is after lunch
(appr.12:30 pm-1:30 pm); except Satur-
day and Sundays it is at 12:15 pm.
GROCERY TRIPS TO MARKET BASKET:
Tues. Thur. and Fri. (2-bag limit): Call Tara
at 978-674-1171 within 48 hours before
your requested day. Call Mon. thru Fri.
from 9 a.m.- 3p.m. to schedule your ride.
Seniors are eligible if you do not have a

"Heritage" Production Editor
John R. Lawlor

City of Lowell Veterans Services

Director / Agent

Eric Lamarche 978-674-1595
ELamarche@lowellma.gov

Head Clerk

Carmen Felix 978-674-1596
CFelix@lowellma.gov

Head Clerk

Nancy McGuire 978-674-1597
NMcGuire@lowellma.gov

Office Hours: 8:00 A.M. - 4:00 P.M. — Monday - Friday
2nd Floor of the Senior Center in the administrative office area

LCOA Trips

Roger's Bus Event-\$5.00 Trips Departs from the Lowell Council on Aging. must be over 60 yrs.

Motor Coach Day Trips -\$25 deposit must be over 18 yrs. Departs from Ayotte Garage. 40 passengers Minimum for Casinos.

All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds (unless insurance is available & purchased)
The "Civic Events" office is now open from 6:00 a. m. to 2:00 p. m. — Trip flyers available outside of 2nd floor office or in the lobby

January 8-10, Wednesday to Friday—Taj Mahal trip includes: Luxury Taj Mahal Casino Accommodations, \$20 Slot Bonus, "The Kid" Sings Sinatra Tribute, 2 Breakfasts & 2 Dinners, & Silver Fox Motor Coach. Cost \$194 dbl., \$189 triple, \$259 Single. **Departs at Ayotte Garage at 8:30A.M.**

March 11, Tuesday—Ronan Tynan: An Irish Celebration Featuring Ronan Tynan of the Irish Tenors @ Venus De Milo Swansea, MA. Meal includes Corned Beef & Cabbage or Baked Haddock also Venus DE Milo's Famous Minestrone Soup, Vegetables, Breads, Desserts, Coffee/Tea. **Roger's Bus. Cost \$65**

April 13-20, Sunday to Sunday—Heart of the South 8 days- 11 meals, 7 breakfasts, 4 dinners Highlights- French quarter, Court of Two Sisters, Baton Rouge, Natchez, McKilheny Company Tabasco Factory Tour, Martin Accordions, Cajun Entertainment, Vermilion Ville, Bayou Cruise, Cajun Cooking School. Rates per person don't miss out!! Day 1-3 Four Points by Sheraton French Quarter, New Orleans, Louisiana, Day 4-5 Natchez Grand Hotel. Natchez, Mississippi, Day 6-7 Hilton Lafayette, Lafayette, Louisiana. Book Now! Double \$2,069.00, Single \$2449, Triple \$1,999.00. **Pick up at Ayotte Garage**

April 15th, Tuesday—Mohegan Sun The Legendary Actress – Singer & Dancer **Debbie Reynolds** "Live" in Concert Price with transportation \$79 includes (\$20 Free Slot Play/or Free Bet & \$10 Meal Voucher Good at any eating facility @ Mohegan Sun) **Pick up @ George Ayotte Garage. Time TBA**

May 15, Thursday—Direct from Vegas...The Tony Pace Show @ The White's of Westport Doors open @ 11am Meal choice: Boneless Stuffed Breast of Chicken or Baked Scrod, Potato, Vegetable, Coffee & Dessert Cost \$55. Roger's Bus Departs @ 10:15 from LCOA. **My 22, Thursday—North Shore Acappella @** Luciano's Lake Pearl Wrentham, MA In 2011 they were featured on NBC's The Sing Off and dazzled listeners across the country. The North Shore Acappella has appeared as the opening act for the Temptations, The Platters, Ben E. King, Frankie Vallie, Roberta Flack, & Gene Pitney and many others. Meal Choice: Roast Pork Loin or Baked Haddock. Also included: veggies, bread, dessert, coffee & tea. Cost \$63.00 **Departs from LCOA TBA**

May 23 – 30, Friday to Friday—Boston to Bermuda Includes: Round trip motor coach transportation for group pick-up location to Boston Pier, 8 day/7 night cruise on board NCL Dawn, All meals on Board Ship, plus NCL's Freestyle Dining Program, Travelers Insurance by TravelSafe Protect-A- Group, Best of Times Exclusive Cocktail Party, All Luggage Handling Fees, Driver Gratuities for Transportation to Boston Pier, Services of a Best of Times Professions. More information on flyers. **Cost \$899.00 & up.** For more info see Kathy or Sandy.

June 12, Thursday—"The Temptations Live in Concert @ The Venus De Milo in Swansea, MA "The Temptations" Hits Include: "My Girl", "Just My Imagination", "Papa Was A Rolling Stone", "The Way You Do The Things You Do", "Ain't Too Proud To Beg", "I Heard It Through The Grapevine", "I Can't Get Next to You" & Many More. Also Includes Meal Choice Chicken Parm or Baked Haddock Venus De Milo's Famous Minestrone Soup, Veggies, Bread, Dessert, Coffee & Tea **Cost \$65.00 Departs from LCOA @ 9:15am**

June 24, Tuesday—Newport Playhouse & Cabaret "My Husband's Wild Desires (Almost Drove Me Mad) The bedroom spark has fizzled for a man and his wife. The man decides to take the bull by the horns and discovers a way to bring the flame back! Throw in the building superintendent and a nervous burglar, and the result is a comedy gone amok that will have you rolling in the aisles with laughter!! **Cost 65.00 Departs from LCOA**

September 9, Tuesday—"American Bandstand Revue" @ Venus De Milo in Swansea, MA This show is for those 50's & 60's enthusiasts with music and costumes from Jerry Lee Lewis, Brenda Lee, Neil Sedaka, The Four Seasons, The Beach Boys, Paul Anka, Frankie Lyman, Freddie Cannon, Connie Francis, The Girl Groups and more! 11:30 doors open & lunch @ noon: Boneless Breast of Chicken, Soup, Potato, Vegetable, Dessert and Coffee. **Cost \$50. Roger's Bus Departs @ 10:15 from LCOA**



2014 Plan Benefit Letters

This week Prescription Advantage began mailing letters to all members that explain the benefits for Plan year 2014. There are no Prescription Advantage benefit changes for 2014 and each member will receive a letter that is specific to that member's category.

In addition to the benefit letter, members eligible for Medicare will receive an insert that describes the change to their Part D coverage for Benzodiazepines and how Prescription Advantage will provide secondary coverage.



Youthbuild participants donate time to the senior center as part of their program and the center's intergenerational project. Community Teamwork's YouthBuild is a program for young adults between the ages of 16 and 24 who have dropped out of school and are ready to embrace a second chance to receive educational and vocational training to achieve success.

CTI has created deeply interwoven connections and partnerships that make Community Teamwork and the community more resilient and responsive in helping people and whole community reach their full potential.

Roger's \$5.00 Trips (*MUST be 60 or older*)

Bus leaves @ 9:15 am from the Senior Center. If you arrive prior to 8:00AM on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8:00AM and remove it from the door, she will give you your number and distributed them in the order you signed-in at your arrival. **All first day ticket sales on 2nd floor in the Library at 9:30 until 10:30AM — After 10:30AM see the receptionist. SCHEDULE IS SUBJECT TO CHANGE. INCLEMENT WEATHER: IF LOWELL PUBLIC SCHOOLS ARE CLOSED, THE TRIP IS CANCELLED . Bus is Handicapped Accessible.**

January tickets on sale Dec 31st

January 3, Thursday – Manchester Mall
January 7, Monday - Pheasant Lane Mall
January 10, Thursday – Grand Buffet & Christmas Tree Shop
January 15, Tuesday – Super Wal-Mart Amherst
January 29, Tuesday – Vanity Fair Outlets & 99 Restaurant

February tickets on sale Jan 31st

February 5, Tuesday – Continental & Christmas Tree
February 7, Thursday – Manchester Mall
February 11, Monday – Pheasant Lane Mall
February 14, Thursday – Super Wal-Mart Amherst
February 19, Tuesday – Grassfields Restaurant & Shopping
February 21, Thursday – Hungry Traveler & Tom's Discount Shopping

Limit (4) four tickets per person ... per trip!

NO employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member. If you arrive prior to 8 AM on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 AM and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

Scams . . . from page 1

wire or send money to anyone, anywhere who says you've won a prize. Odds are, it's a scam.

Using Pensions to Borrow Cash BUT Interest Rates to Borrowers Range Up to 106% (!)

"These types of transactions, called "Pension Advances," are becoming more popular as retirees living on fixed incomes seek new ways to generate cash to make ends meet. Authorities told the Times that these advances are actually carefully disguised loans that require borrowers to sign over all or part of their monthly pension payout. They're offered by companies that operate mostly outside of federal and state banking regulations."

The following AARP article also contains an e-mail address to the original New York Times publication. •<http://blog.aarp.org/2013/04/29/retirees-borrow-against-pensions-loan-rates-up-to-106/>

Free Medical Alarm Scam

It appears that a phone offer for a "free medical alarm paid for by her friends and family" should be declined ASAP.

The "agency" number is 662.304.3858.

When the COA director called that number and announced herself and her concern, they hung up.

My guess is...if it's free...it isn't worth anything and, in fact, could be rather costly. Information courtesy of Jan Timmons and Rita Wahlstedt at the Sandwich COA.

Senior Burial "Insurance" TV Ads

You have probably seen the **TV ads for Senior Burial "insurance."** They have all the hallmarks of being a scam — not insurance, but merely a way of pre-paying a portion of funeral/burial costs — and accumulating the interest-dividend reserves of their cash collectors for unstated and inexplicit purposes.

It may be advisable to contact the Massachusetts Office of Consumer Affairs, or other reputable legal counsel first.

Scam Alert affecting SNAP and Cash EBT recipients

You should: urge SNAP and cash assistance clients should **NOT/ NEVER respond to any requests for their EBT card numbers, PINs, SSNs or any other personal information about their benefits (except, of course, for direct — in-person — contact with DTA staff** or when contacting the EBT customer service for replacement cards or benefit amounts). Participants/beneficiaries should

ONLY the official number listed on the back of the EBT card or speak directly with a representative at one of the DTA state offices.

Some EBT cardholders are receiving text messages on their phones to call a toll free number or "their EBT card would be deactivated." When that number is called, the operator/computer voice asks for their EBT card number. **THEY SHOULD HANG UP IMMEDIATELY!**

(The targeted audience appears to be EBT cardholders whose "limited use" cellphones have been underwritten with or they have otherwise purchased a prepaid phone from Wal-Mart or perhaps other sources.)

Thank you for your assistance in spreading the word. *Courtesy Emmett H. Schmarsow, Program Manager, Councils on Aging and Senior Centers, EOE*

Affordable Care Act (ACA) Scam

Elders should not give up their entire account number just because someone knows the routing number of the elder's bank! • Affordable Care Act Scam

Massachusetts Office of Consumer Affairs and Business Regulation

•www.mass.gov/consumer

The Massachusetts Office of Consumer Affairs and Business Regulation works to protect and educate Massachusetts consumers about their rights in the marketplace. Our efforts range from shopping rights and landlord/tenant rights to concerns regarding identity theft, home improvement, and foreclosures.

The Office has recently launched an educational campaign with a website that contains valuable information about how to protect the consumer public. There are two components to this website: the first is a "teaser" page that appears to sell the consumer a work-from-home job that guarantees results no matter the situation of the individual consumer. It has been modeled to look very much like many of the websites that promise guaranteed results, but in fact deliver nothing in return for the consumer's money, or result in identity theft of consumer's personal information. On clicking any of the links to find out more information, the consumer is directed to a second page that reveals that the first page is an example of a scam and is brought to the consumer by the Massachusetts Office of Consumer Affairs. Most importantly, there is information about spotting fake work from home advertisements. The website also contains valuable information about how to protect yourself as a

consumer, and a number of resources to consult if a consumer has become a victim of a scam.

Please help us publicize this website and further educate consumers about false advertising by adding this link to your website: <http://topmassachusettsdeals.com/Work-at-home.html>

U.S. Postal Inspection Service

Scheme Alerts, Consumer Awareness, Wanted & Reward Posters • Office of the Inspector General — Investigations & Reporting • Mail Fraud & Scheme Alerts • Report Junk Email (slow...)

MEDICARE is NOT calling anybody!!

Do NOT give your Medicare # or your social security # to anyone unless YOU have initiated the call!

If you feel that something is "not quite right" with a phone call, simply hang up.

We suggest you contact your local police department or town which may then initiate a "reverse" 911 call (or internet email setup) that can inform people quickly throughout the community about this scam.

If you have any questions or concerns regarding Medicare, please call 1-800-MEDICARE (1-800-633-4223). *Courtesy: Emmett Schmarsow, Prog. Mgr. COAs & Senior Centers, Elder Affairs*

Senior Circuit Breaker Tax Credit am

The Senior Circuit Breaker Tax Credit last year helped nearly 80,000 state residents receive a refundable tax credit. Unfortunately, several unscrupulous tax preparers coaxed elderly public housing residents to fraudulently apply for the credit (residents of public or subsidized housing are ineligible for the credit or cash refund)

Medical Card Scam ... (This article is continued on Page 13)

Two days ago, my mother received a phone call from a man who said she needed an additional medical card to take to the doctor's office and he could help her get one. He asked her to confirm her name and address. She next needed to tell him the name of her bank. *She was about to ask to speak Con't on pg. 13*

Volunteer Nurse's Schedule**for Blood Pressure & Weight****Lowell Visiting Nurse Association**

2nd Tuesday at 8:00 to 10:00 am

3rd Tuesday at 10:00 am to 12:30 pm

Albert Gauthier RN/ Blood Pressure

9:30-11:30 (most Wednesdays)

Commonwealth Nursing

1st & 4th Tuesday from 10 am to 12 pm

Affordable Hearing, LLC**Dr. George Potamitis** from **Pro-Rehab — Q & A**

hour-Every Wednesday from 10—11:00 am

Christopher Streeter

Hearing Testing, Hearing Instrument Testing. 2nd

Thursday of each Month @ 9-11am.. In the Nurses Sta-

tion -Please call front desk for appt. 978-674-1172



Be Wary of Long-Term Care Advertising Using Scare Tactics

Dear Friends,

Sara and Ralph, a couple in their late 70's, were perusing the newspaper one Sunday when they saw an advertisement about nursing homes and long-term care costs that grabbed their attention. The ad, which was placed by a lawyer, claimed that their home could be sold at auction and that they could be left homeless and penniless if they did not take action. The ad caused Sara and Ralph to fear losing their home and savings. It used scare tactics and preyed on their emotions and potential vulnerabilities. While it is true that good estate planning techniques can protect assets, including the home, from the cost of long-term care, ads like the one that frightened Sara and Ralph violate the Aspirational Standards of the Massachusetts Chapter of the National Academy of Elder Law Attorneys (MassNAELA).

MassNAELA is an organization of Massachusetts elder law attorneys working to assist elders, as well as elder law attorneys, as they navigate the maze of long-term care options. We encourage seniors and their family members to be leery of such ads using worst-case scenarios and scare tactics regarding the costs of long-term care

MassNAELA's Aspirational Standards regarding marketing and advertising urge all elder law attorneys to do the following in advertising and marketing:

Consider the potential for marketing to educate the public and to promote the profession of elder law;

Prepare or disseminate only marketing communications that are truthful and do not include statements that are false or misleading in any material respect;

Take into consideration the intended audience for any marketing communication and, in particular, the potential vulnerability of that audience to undue influence; Ensure that no materially false or misleading information is communicated in connection with a seminar, presentation, or similar activity; and Accurately describe legal concepts, procedures, programs or techniques in all marketing communications.

Mass NAELA encourages high standards of technical expertise and ethical awareness among our members and all attorneys who practice elder law in Massachusetts, but we cannot "police" long-term care advertising. You, as the consumer, do have the power to choose whether to respond to such advertising.

Choices involving long-term care and planning are difficult and there are no "one size fits all" answers. It is important to consult with a reputable elder law attorney who can give you honest and complete advice on nursing home costs and planning options available in your particular situation. If an ad uses scare tactics to cause you to feel anxious, worried, rushed, or bullied -- don't take the bait.

You can get more information about elder law issues or find a Mass NAELA attorney in your area at www.massnaela.org.

Sincerely,

Holly K. Harris, Esq.

President, MassNAELA/Massachusetts Chapter,
National Academy of Elder Law Attorneys

FREE

COMPUTER ASSISTANCE

Contact Amy Leal

(978-674-1167) to make
an appointment



LOWELL SENIOR CENTER

TAI CHI

TAI CHI CAN HELP WITH:

- * ARTHRITIS
- * STRENGTHENING THE IMMUNE SYSTEM
- * HIGH BLOOD PRESSURE
- * OSTEOPOROSIS
- * ACCUPRESSURE POINTS ALSO TAUGHT FOR HEADACHES, STRESS, UPSET STOMACH AND MORE...

Tuesdays & Fridays
10AM to 11AM



COA volunteer knitters (shown left to right) Leonore Camargo, Maria Reis, Linda Collins, Saroj Madan, Pat Tenczar, Director Michelle Ramalho & Arlene Psarris, getting hundreds of hats ready to be delivered to the Lowell Public Schools. The COA knitters (not all shown above) work hard throughout the year! make sure the

**TUFTS HEALTHCARE W/
REPRESENTATIVE GERALD
WILL BE ON SITE AT COA
ON THURS., JAN. 16TH AT
10AM**

**MOVIE DAYS-MONDAYS AT
12 NOON-COA WILL BE
SHOWING THE PRESIDENTIAL
SERIES?????**

Unwanted Medication Disposal

Wednesday
February 19, 2014
3:00P to 7:00P

Remove all information from bottles.

Bring your sharps too! (needles and lancets) in a puncture proof sealed container.

Lowell Health Department
341 Pine Street
Lowell, MA 01851

What's in Your Medicine Cabinet?
Residential Disposal Only—No Commercial Disposal
Questions? Call 978-674-4304

FILL-IN PUZZLE 58

3 Letters	PLEA	EDGAR	6 Letters	STEAMED
AHS	RIAL	EELER	ESTATE	TRAINER
AMI	RIFE	EMEND	ISSUED	TRENTON
ELL	ROUE	ICONS	LASTED	TSARINA
ENS	SALT	ITALY	REGRET	UGLIEST
ESS	SMUG	LORRE✓	ROMANS	WATTEAU
INN	SPAS	MATED	STREET	
		PERIL		
4 Letters	5 Letters	SARIS	7 Letters	BEGINNER
ADDS	ARISE	SCARE	ASSISTS	CELLULAR
AGRA	ATLAS	SEDER	EMPORIA	FOURTEEN
ALUM	BOAST	STAID	ERASING	PESTERED
APSE	DARES	SWORE	OATMEAL	
ARAB	DRAMA	TALIA	REPRISE	
ARID				
BELT				
CERE				
DADS				
EASY				
ELSE				
ENOL				
ERLE				
EVES				
GNUS				
HOLE				
ITER				
NENE				
NOVA				
NUDE				
ODOR				
OLLA				
PELT				

Solution on page 155

Answers for puzzle on page.14

Lowell Senior Center

Join with Our

Quilting Lessons

We Meet Every Wednesday
From 1:30 til 3:30
In the Boardroom

Lowell Council on Aging

Video Lanes

BE ACTIVE
BE EXERCISING
BE ENERGENIC
BE FUN
GO BOWLING

Wii
Bowling League
Happens every
Tues & Fri @ 11:30 in
the Lowell Senior Center
Board Room

JOE & ALBERT
WILL SHOW YOU
HOW EASY IT IS
AND IT'S FREE



**COME & JOIN
THE KNITTING
GROUP EVERY
TUESDAY @
12 - 3PM AND
HAVE FUN!!!**

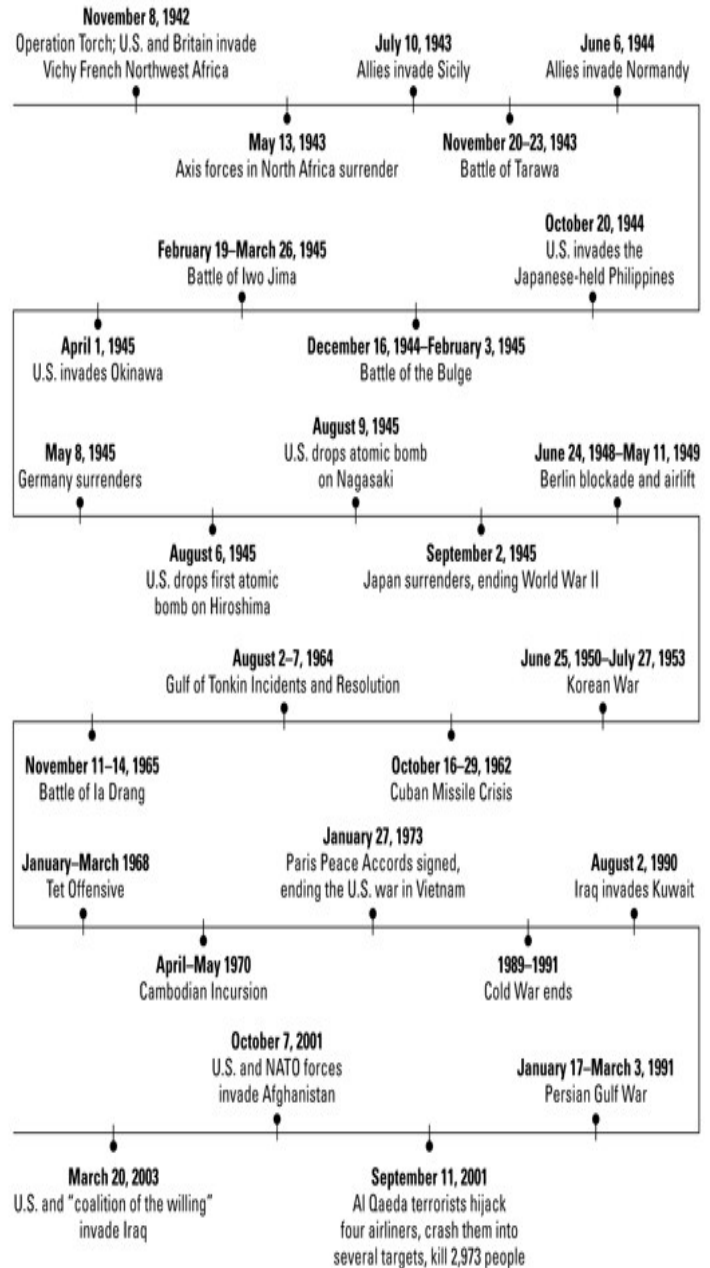
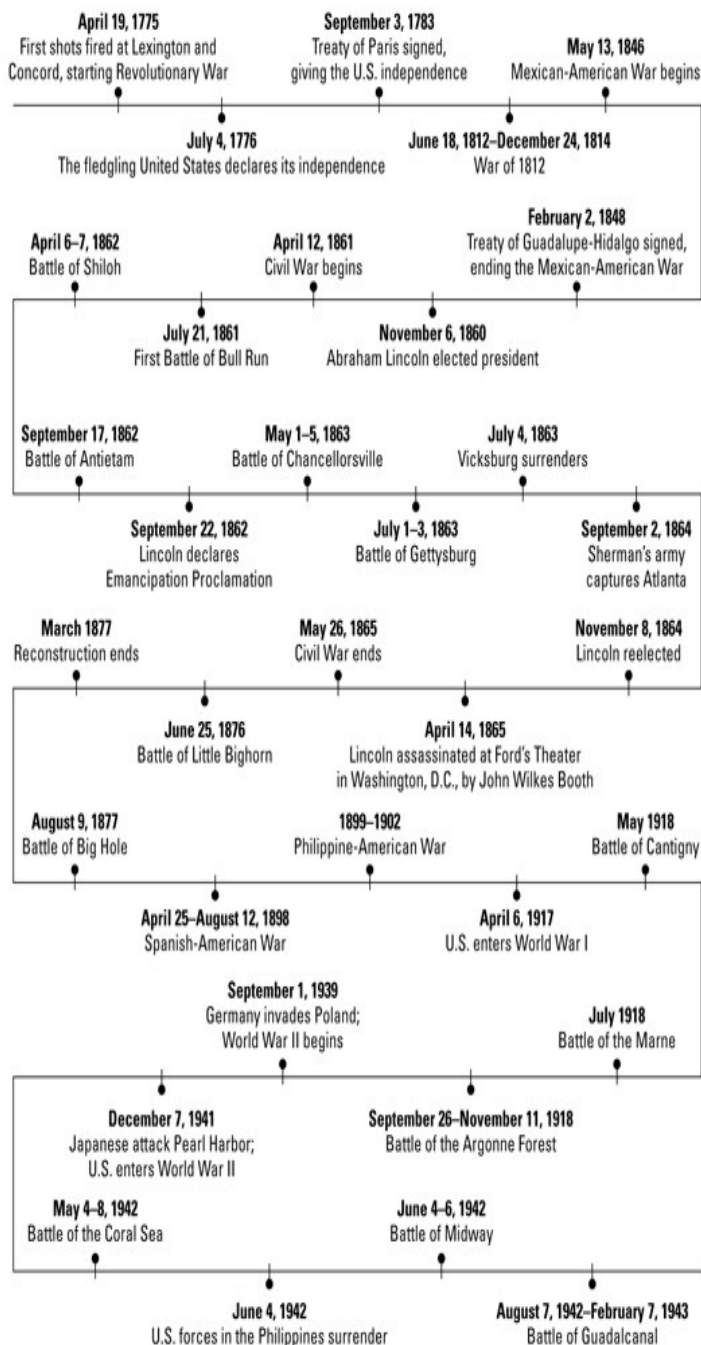


Knitting in the Future?



U.S. military history closely follows the history of the country in general, starting with the Revolutionary War that was the military father

of the county. The timeline here shows the significant military dates from 1775 through the invasion of Iraq in 2003.



Need a lawyer?
Let us connect you.


MASSACHUSETTS BAR ASSOCIATION
AWYERREFERRAL
SERVICE

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Registrar Richard P. Howe Jr. will “Answer Your Questions” on Jan. 3, 2014, at Lowell Senior Center At 10 a. m.

Register of Deeds Richard P. Howe Jr. will visit the Lowell Senior Center on the first Friday of each month beginning on January 3, 2014 from 10:00 a.m. until 11:00 a.m. to answer questions anyone may have about real estate such as how to add a name to a deed, how to remove a name from a deed, what happens when a co-owner of the property dies, what is a Declaration of Homestead, what is a Trust, and any other questions that might arise. The Registry of Deeds is located at 360 Gorham Street in Lowell inside the Superior Courthouse. The registry has a Customer Service Section that is also able to answer these types of questions. The Customer Service Section is open from 8:30 a.m. until 4:00 p.m. on weekdays and may be reached at (978) 322-9000 or by visiting in person.

Volunteer Openings Available in Community Teamwork’s Senior Corps Program. Senior Corps Volunteer Program. Would you be interested in earning extra money- tax free- that cannot be counted against any subsidy you receive? Our qualified volunteers receive anywhere from \$200 to \$400 a month! The money CANNOT be counted as income; we have seniors living in senior housing who participate in our programs. If you would like to spend time with a homebound senior or with young children in a child care or school program, please give us a call to learn more! 978-654-5673

If you are interested in volunteering, making your community a better place and may not qualify for the stipend program, we have other opportunities waiting for you! Our RSVP program places interested participants in many different places. Some current openings include Toys for Tots and Coats for Kids. If you have a skill you can share we can find the right place for you. Some of our RSVP volunteers spend time helping non-profits with grant writing, fund raising or event planning. Please give us a call if you are interested 978-654-5673 — www.comteam.org

Duramedix HealthCare will be at the Lowell Senior Center and will be offering free Diabetic shoes for those who qualify on January 15 @ 10:00AM. For anyone who is diabetic. Proper foot care is a very important part of Diabetes management, in fact Diabetics are at an extremely high risk of serious foot disorders, which can lead to ulcers or sores on their feet, which can unfortunately result in infection and in extreme cases amputations.


Our purpose is to stop this before it happens; we prevent these problems from occurring by making sure that they are wearing the proper footwear that accommodates their specific foot conditions and needs.

Congress passed the Therapeutic Shoe Bill in 1993 that entitles Diabetics who are Medicare recipients to one pair of shoes and three pairs of inserts every calendar year. Medicare's reason for this bill is to reduce the incidents of diabetic foot complications such as ulcerations and amputations.

For anyone who is diabetic and would like to receive the proper foot come to the Lowell Senior Center or us and we can visit you for a free assessment for you where we would measure you for your shoes and even deliver them at no cost.

We also include 3 free pairs of diabetic socks with each and every shoe order!!

 <p>Come in have Fun Tuesdays 9am to 11:30 Insructor: Charlotte</p> <p>DOMINOES</p>	<p>CTI Bone Builders Class</p>  <p>Join Us Call Tara 978-970-4131</p>
<p>Hawaiian Hula Dance Lessons</p>  <p>Good for Joints & FUN</p> <p>Mondays @ 10am with Kim Stevens</p>	<p>COUNTRY LINE DANCING</p>  <p>IT'S FUN TO DO & EXCITING</p> <p>TUESDAYS 10-11:30AM WITH INSTRUCTOR MARCELLA GROULX</p> <p>NOON</p>

D			
MONDAY	TUESDAY	WEDNESDAY	
<p><u>The Lowell Senior Center is happy to welcome back the AARP Tax preparers in Feb. 2014. FREE Tax Preparation will be available for seniors over the age of 55. Appointment's will be available starting the second week of January 2013 and will be held on Wednesdays & Thursdays from 9 am – 1 pm in the 2nd floor COA Board Room.</u></p>	<p><u>Please contact the COA Reception desk at (978) 674-1172 (after 1/10/14).</u></p>	<p>1. 7-9am-Breakfast Program-.50 Suggested donation 8:30-9:25-Getting Fit w/Marian Silk \$2 8:30-9:30-CTI Bone Builders A 9:30-11:30Albert Gauthier, RNBP 10-11-Yoga for Seniors \$5NoClass 11:30-Lunch (see menu) \$2 1-3-Bingo 1:30-3:30-Quilting Lessons 8 weeks for \$50/\$8– walk in</p>	<p>7-9am-B... Suggeste... 10-1—S... call for a... 10:00—A... 11:30—L... 12-3:45—... 1:45-2:45—</p>
<p>6. 7-9am-Breakfast Program-.50 Suggested donation 8:30-9:30-CTI Bone BuildersA 9:00-Getting Fit w/Marian Silk \$2 10:00-Hawaiian Hula Dance 11:30-Lunch (see menu) \$2 Noon-3:45-Bid Whist Cards— 12-4pm-MAH-JONGG new) 1:00-Choral Group Rehearsal 1:45-2:45-CTI Bone BuildersB</p>	<p>7. 7-9am-Breakfast Program-.50 Suggested donation 8-10—LVNA Blood Pressure 9-11:30—Dominos 10-12- Country Line Dancing\$5 10 -12-Lowell Police Drop-In Free 10-11-Tai Chi \$3 11:30-Lunch (see menu) \$2 11:45-Wii Games Board Rm Free Noon-Cribbage — Free 12-3-Knitting & Crochet— 1-3-Picture ID's \$3</p>	<p>8. 7-9am-Breakfast Program-.50 Suggested donation 8:30-9:25-Getting Fit w/Marian Silk \$2 8:30-9:30-CTI Bone Builders A 9:30-11:30Albert Gauthier, RNBP 10-11-Yoga for Seniors \$5 Class 11:30-Lunch (see menu) \$2 1-3-Bingo 1:30-3:30-Quilting Get together</p>	<p>7-9am-B... Suggeste... 9-10-Exe... 9-11-Hea... equipmen... 10:00-Fa... 10-1-SH... call for a... 10:00-AA... 11:30-Lu... 12-3:45-... 1:45-2:45—</p>
<p>13. 7-9am-Breakfast Program-.50 Suggested donation 8:30-9:30-CTI Bone Builder 9:00-Getting Fit w/Marian Silk \$2 9:00 COA Board Mtg 10:00-Holistic Geriatric ArthritisClasses\$5 10:00-Hawaiian Hula Dance 12-4pm-MAH-JONGG new) 11:30—Lunch (see menu) \$2 Noon-3:45-Bid Whist Cards— 1:00—Choral Group Rehearsal</p>	<p>14. 7-9am-Breakfast Program-.50 Suggested donation 9-11:30-Dominoes — Free 9-10- Breathing & Meditation 9-11am-Hearing tests-rsvp Tara 10-12:30—LVNA Blood Pressure 10:00-Duramedix Diabetic Shoes w/ Steve-Library annex 10-12-Police Drop-In — Free 10-12-Country Line \$5.00 10-11—Tai Chi \$3 11:30—Lunch (see menu) \$2 11:45-Wii Games Board Rm Free Noon—Cribbage— Free</p>	<p>15. 7-9am-Breakfast Program-.50 Suggested donation 8:30-9:25-Getting Fit w/Marian Silk \$2 8:30-9:30-CTI Bone Builders A— 9:30-11:30Albert Gauthier, RNBP 10-11—Yoga for Seniors \$5 11:30—Lunch (see menu) \$2 1-3—Bingo 1:30-3:30—Quilting Get together</p>	<p>7-9am-B... Suggeste... 9-10-Exe... 10-12 pm Rep. Gen 10-1-SH... call for a... 10:00-AA... 11:30-Lu... 12-3:45—... 1:45-2:45—</p>
<p>20. HOLIDAY SENIOR CENTER CLOSED MARTIN LUTHER KING DAY</p> 	<p>21. 7-9am-Breakfast Program-.50 Suggested donation 9-11:30-Dominoes — Free 10-12:00-Commonwealth Nursing 10-12-Police Drop-In — Free 10-12-Country Line \$5.00 10-11—Tai Chi \$3 11:30—Lunch (see menu) \$2 11:45-Wii Games Board Rm Free Noon—Cribbage— Free Noon-3—Knitting & Crochet Free 1-3—Picture IDs \$3</p>	<p>22. 7-9am-Breakfast Program-.50 Suggested donation 8:30-9:25-Getting Fit w/Marian Silk \$2 8:30-9:30-CTI Bone Builders A— 9:30-11:30Albert Gauthier, RNBP 10-11—Yoga for Seniors \$5 11:30—Lunch (see menu) \$2 1-3—Bingo 1:30-3:30—Quilting Get together</p>	<p>7-9am-B... Suggeste... 9-10—E... 10-1—S... call for a... 10:00—A... 11:30—L... 12-3:45-... 1:45-2:45—</p>



Lunch Menu




Lunch is served at 11:30 am. Sugar-Free Jell-O & 1% Milk is available daily. Meals are subject to change.

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

We Accept FOOD STAMPS for Lunch! See Audrey or Doris in the Administrative Area: 2nd floor, first office on right.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

Sunday Monday Tuesday Wednesday Thursday Friday Saturday

DURAMEDIX REPRESENTATIVE STEVEN CARUCCI WILL BE ON SITE AT THE LCOA TO OFFER FREE DIABETIC SHOES (IF ELIGIBLE)ON TUES., JAN. 14, 2014 AT 10 AM HE WILL BE IN THE LIBRARY ANNEX.			1. CLOSED Happy New Year	2. Chicken Legs, Rice, Carrots, Mixed Fruit Wheat Bread, orange juice, and Soup	3. Fish Sticks, Potatoes, Peas, Grain Bread and Banana, Pudding, Juice, Wheat Bread	4. Pork Pie, Gravy OJ, Potatoes, Mixed Fruit Veggies, Pudding, Juice & Rye Bread
5 Salisbury Steak, Potatoes, carrots, Pineapple Chunks & wheat Bread	6. Chicken Dippers, Rice, wax beans Peaches, Wheat Bread	7. BBQ Ribs, Potatoes, Corn, Pears & Dinner Roll	8. Chicken Breast, Filet, Mashed Potatoes, Green Beans, Fruit & Roll	9. Meat Lasagna, Mixed Vegetables, Wheat Bread, Juice & Pudding	10. Fish Florentine, Mashed Potato, Carrots Wheat Bread & Orange	11. Roast Turkey, Gravy, Peas, Potatoes, Roll & Mixed apple.
12. Baked Ham, Mashed, carrots, Wheat& Pears	13. Stuffed Cabbage, Mixed Veggies, Wheat Rolls and oranges	14. Hot Dog w/ Roll, Beans, Coleslaw and Fruit	15. Shepard Pie, Beets, Dinner Roll & Jello	16. Chicken A La King, Rice Wheat Bread & Pineapple Chunks	17. Dinner Dance, Stuffed chicken breasts, mashed potatoes, mixed veggies & dessert	18. Chicken Pie, Mixed Veggies, Roll & Orange.
19. Boneless Roast Pork, Mashed Potatoes, Gravy, brocolli, Roll & Fruit.	20. Holiday  CLOSED	21. Chicken Cacciatore, Rice, Green Beans, Wheat Bread and mandarin oranges	22. Baked Chicken Legs, Mashed Potatoes, Peas & Carrots, Wheat Bread & Peaches	23. Stuffed Peppers, Corn, Rye Bread, Pudding & Apricots	24. Fish Cakes, Mashed Potatoes, Spinach, Roll & Fruit	25. Liver & Onions, Mashed Potatoes, Green Beans, Roll & Fruit
26. Beef Stew, Mixed Veggies, Biscuit & Fruit Salad	27. Chicken w/Ziti Broccoli, Wheat Bread Pudding & mandarin oranges.	29. Swedish Meatballs, Potatoes, Green Beans Rye Bead & Pears	30. Mac and Cheese Mixed veggies, salad, Wheat Bread & orange	31. Fish and Peas w/ Mashed Potatoes, Waxed Beans, Rye Bread & Fruit	Register of Deeds-Richard Howe will be on site to assist seniors with the Homestead Act & Questions on Real Estate & Legal on 1/3/14 at 10 am great hall	

Getting Fit & Staying Fit with Marian Silk

9:00am - 9:55 am Monday

8:30 am - 9:25 am

Wednesdays (\$2 per class)

(I like to end 5 minutes early so they are out the door in one hour!)



YOGA



Call the
Lowell Senior
Center

Benefits of Yoga

Yoga helps with

arthritis.

flexibility.

strength.

mobility.

range of motion, pain.

high blood pressure, breathing,

circulation, and stress

diana t kyriacos
Instructor
atma yoga
978-250-0441
diana@atmamoves.com
www.atmamoves.com

From pg 5 You have probably seen the TV ads for **Senior Burial "insurance."** They have all the hallmarks of being a scam — not insurance, but merely a way of pre-paying a portion of funeral/burial costs — and accumulating the interest-dividend reserves of their cash collectors for unstated and inexplicit purposes. It may be advisable to contact the Massachusetts Office of Consumer Affairs, or other reputable legal counsel first.

Scam Alert affecting SNAP and Cash EBT recipients

Dear Colleagues, FYI. Please see the notice sent to all DTA offices and other agencies including ELD. You should: urge your SNAP and cash assistance clients to NEVER respond to any requests for their EBT card numbers, PINs, SSNs or any other personal information about their benefits (except, of course, for direct — in-person — contact with DTA staff or when contacting the EBT customer service for replacement cards or benefit amounts). Participants/beneficiaries should ONLY the official number listed on the back of the EBT card or speak directly with a representative at one of the DTA state offices.

Some EBT cardholders are receiving text messages on their phones to call a toll free number or "their EBT card would be deactivated." When that number is called, the operator/computer voice asks for their EBT card number. **THEY SHOULD HANG UP IMMEDIATELY!**

(The targeted audience appears to be EBT cardholders whose "limited use" cellphones have been underwritten with or they have otherwise purchased a prepaid phone from Wal-Mart or perhaps other sources.)

Thank you for your assistance in spreading the word.

Courtesy Emmett H. Schmarsow, Program Manager, Councils on Aging and Senior Centers, EOEA

Affordable Care Act (ACA) Scam

Elders should not give up their entire account number just because someone knows the routing number of the elder's bank! • Affordable Care Act Scam

Massachusetts Office of Consumer Affairs and Business Regulation

•www.mass.gov/consumer



COA volunteer knitters & Commander of Greater Lowell Veterans Council Robert Page getting ready to deliver hats to the needy in Lowell.

website that contains valuable information about how to protect the consumer public. There are two components to this website: the first is a "teaser" page that appears to sell the consumer a work-from-home job that guarantees results no matter the situation of the individual consumer. It has been modeled to look very much like many of the websites that promise guaranteed results, but in fact deliver nothing in return for the consumer's money, or result in identity theft of consumer's personal information.

On clicking any of the links to find out more information, the consumer is directed to a second page that reveals that the first page is an example of a scam and is brought to the consumer by the Massachusetts Office of Consumer Affairs. Most importantly, there is information about spotting fake work from home advertisements.

The website also contains valuable information about how to protect yourself as a consumer, and a number of resources to consult if a consumer has become a victim of a scam.

Please help us publicize this website and further educate consumers about false advertising by adding this link to your website: <http://topmassachusettsdeals.com/Work-at-home.html>

U.S. Postal Inspection Service

•Main Page: Scheme Alerts, Consumer Awareness, Wanted & Reward Posters

•Office of the Inspector General — Investigations & Reporting

•Mail Fraud & Scheme Alerts

•Report Junk Email (slow...)

MEDICARE is NOT calling anybody!!

Do NOT give your Medicare # or your social security # to anyone unless YOU have initiated the call!

If you feel that something is "not quite right" with a phone call, simply hang up.

We suggest you contact your local police department or town which may then initiate a 'reverse' 911 call (or internet email setup) that can inform people quickly throughout the community about this scam.

If you have any questions or concerns regarding Medicare, please call 1-800-MEDICARE (1-800-633-4223).

Courtesy: Emmett Schmarsow, Prog. Mgr. COAs & Senior Centers, Elder Affairs

Senior Circuit Breaker Tax Credit Scam

The Senior Circuit Breaker Tax Credit last year helped nearly 80,000 state residents receive a refundable tax credit. Unfortunately, several unscrupulous tax preparers coaxed elderly public housing residents to fraudulently apply for the credit (residents of public or subsidized housing are ineligible for the credit or cash refund). •Information flyer

Medical Card Scam ... 2011 December

Two days ago, my mother received a phone call from a man who said she needed an additional medical card to take to the doctor's office and he could help her get one. He asked her to confirm her name and address. She next needed to tell him the name of her bank. She was about to ask to speak with his supervisor, when he promptly hung up.

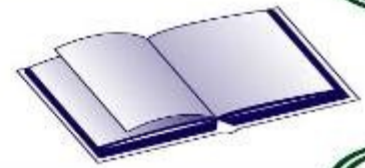
Carrie West, carrie.west.lifecoach@gmail.com

SCAM (Very Active) for Debit Card Numbers

This is an automated phone call targeting mostly cell phones. They will state the name of the institute you bank with which makes it seem more believable. • con't on page 16



SHORT STORIES FOR FUN



My dog is holding my "YAH D STICK"
from MAINE.

I know this is a yahd stick 'Cuz I found
it in my yahd. You can use it to measure
things: Depth of a mud puddle, or
amount of gas in your lawn mow-ah,
You can play "Fetch" with your dawg.
You can even use it to start a fiyah. But
whatev'r you do, Don't put it back in
my yahd !!

IT IS ALL RIGHT TO DREAM

*You and ME
Dreams will come true
When Everyone tells
And the be not wells
Able to the faults One tomorrow
Awe will not be faced
No more the sorrow
When everything is this wrong
And I will be the better
To right
Our love heart
And will not be apart
Away the part
And will not be the meant
One together
And not the alone*

Pete the poet with a pen in his hand

Happy, Not Sad -- by Peter J. Serfes

*As they sleep at night
They dream of no more time to weep
Their lives are old
Make them feel well again
They hope some day it will be better
And not worse*

*To find a reason, one day,
To live*

*And receive love
From you and me*

*With God's help,
And his love*

*They will fell happy
Not sad*

A New Year Prayer For the Elderly:

God, grant me the senility to forget the
people I never liked anyway,

The good fortune to run into the ones
that I do,

And the eyesight to tell the difference.

NEW YEAR Quotes

New Year's Day: Now is the accepted
time to make your regular annual good
resolutions. Next week you can begin
paving hell with them as usual. Mark
Twain

One resolution I have made, and try
always to keep, is this: To rise above
the little things. John Burroughs

Auld Lang Syne was partially
written by Robert Burns in
the 1700's, it was published
in 1796 after Burns' death.

An old Scotch tune, 'Auld
Lang Syne' literally means
'old long ago,' or simply, 'the
good old days.'

Auld Lang Syne
Should auld acquaintance
be forgot
and never brought to mind?
Should auld acquaintance
be forgot
and days of auld lang syne?
For auld lang syne, my dear,
for auld lang syne,
we'll take a cup of kindness
yet,
for auld lang syne.
Should auld acquaintance
be forgot
and never brought to mind?
Should auld acquaintance
be forgot
and days of auld lang syne?
And here's a hand, my trusty
friend
And gie's a hand o' thine
We'll tak'A cup o' kindness
yet -- For auld lang syne.



People & Events



ANNUAL CHRISTMAS PARTY AT INDIAN HEAD RESORT IN LINCOLN, NEW HAMPSHIRE

Picture 1-Susan Danely, Mary Piekos, Anita Velantzas and Louise Martorano

Picture 2-Carol Toomey, Evelyn Bemis, **STAR OF THE SHOW** — **OUR OWN** Kenny Moriarty and Alda Moriarty

Picture 3-Attendees enjoying the Bounteous Buffet!

Picture 4.-Dancing to all types of music were many from the Lowell Senior Center.

Picture 5-Theresa Levecque and Roger Boisvert

Picture 6— NOW ON STAGE — The ONE . . . the ONLY — KING JOKSTER . . . KENNY MORIARTY

was about to ask to speak with his supervisor, when he promptly hung up. Carrie West, carrie.west.lifecoach@gmail.com

SCAM (Very Active) for Debit Card Numbers

This is an automated phone call targeting mostly cell phones. They will state the name of the institute you bank with which makes it seem more believable.

FinCEN Advisory Warns of Elder Financial Exploitation

Last month, the U.S. Department of the Treasury Financial Crimes Enforcement Network released a new advisory to help financial institutions spot and report activities involving elder financial exploitation. The advisory, Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Elder Financial Exploitation, contains red flags, or indicators that abuse may be occurring and specifically asks financial institutions to include the term "Elder Financial Exploitation" on filings of suspicious activity reports (SARs).

In discussing the Advisory, FinCEN Director James H. Freis, Jr, noted that "Financial institutions care about their customers and in some cases may be uniquely placed to identify when customers are possible victims of elder financial exploitation." He added that "This new tool is the result of FinCen working with feedback from financial institutions and it is a way for depository institutions in particular to combat elder financial exploitation." To read the Advisory in its entirety, please go to http://www.fincen.gov/statutes_regs/guidance/html/fin-2011-a003.html To learn more about FinCen, please go to <http://www.fincen.gov/>

Donut Hole \$250 Check Scam

Please know that "Any Medicare beneficiary who reaches the donut hole is automatically eligible to receive a rebate of \$250. The elder's drug plan will contact CMS directly when this threshold is reached; CMS will issue the \$250 check directly to the senior during the next quarter.

There is NO application process; there are NO phone calls associated with the issuance of this check! Any contact/s, or attempted contacts, should be immediately reported to CMS (1-800-MEDICARE: 1-800-633-4227) and local police. COA staff may feel free to contact their SHINE counselor if you have any question/concern re: this email.

"US Airlines" Scam

Courtesy Norma Simons Fitzgerald, LICSW, Executive Director, Sharon Adult Center & Council on Aging

New & Old Disaster Scams in MA

"In the newest scam, con artists pose as insurance specialists or expeditors able to convince FEMA to increase home repair damage aid or the insurer to pay a larger settlement." •FEMA Bulletin

Site for Confirming Scams/"Urban Legends"...

•www.snopes.com

A COA recently forwarded a message regarding "unwanted cash back" from WalMart or other stores. The claim appears to be false, but the site notes that people occasionally hit the wrong keys when using the electronic key pad. (Of course, it's not impossible to have a cashier who might commit fraud, but the problem seems vastly overstated. Please see: www.snopes.com/fraud/atm/cashback.asp)

It's never a bad idea to check the receipt before leaving the out register area!

Using Caution with Email Attachments

While email attachments are a popular and convenient way to

documents, they are also a common source of viruses. Use caution when opening attachments, even if they appear to have been sent by someone you know.

Why can email attachments be dangerous?

Some of the characteristics that make email attachments convenient and popular are also the ones that make them a common tool for attackers:

- Attackers know that most users will automatically trust and open any message that comes from someone they know. Be wary of unsolicited attachments, even from people you know. Many viruses can "spoof" the return addresses. If in doubt, check with the person who supposedly sent the message to make sure it's legitimate before opening any attachments: this includes email messages that appear to be from your ISP or software vendor and claim to include patches or anti-virus software. ISPs and software vendors do not send patches or software in email. What can you do to protect yourself and others in your address book?

⇒ Trust your instincts - If an email or email attachment seems suspicious, don't open it, even if your anti-virus software indicates that the message is clean. Attackers are constantly releasing new viruses, and the anti-virus software might not have the signature. At the very least, contact the person who supposedly sent the message to make sure it's legitimate before you open the attachment. Even messages/forwards sent by a legitimate sender might contain a virus. If something about the email or the attachment makes you uncomfortable, there may be a good reason: don't let your curiosity put your computer at risk!

⇒

Medicare Prescription Drug Plan Scams

Brief Synopsis: Medicare Prescription Drug Plan Scams

Go to: <http://www.mass.gov/?page>

D=cagotopic&L=3&L0=Home&L1=Consumer+Protection&L2=Scams+and+Identity+Theft&sid=Cago

The FDIC has issued several recent scam alerts

Please see this link for details: <http://www.fdic.gov/consumers/consumer/alerts/index.html> Be Wary of Phone Calls, Emails, and Text Messages It Could be a Scam!

Phone & Email Message Scams

For more information about fraud and identity theft and how to protect yourself, please call the Office of Consumer Affairs and Business Regulation's Consumer Hotline at (617) 973-8787 or (888) 283-3757 (toll free in MA) or visit our website

Canadian Bail Money Scam

Please be advised that the attached pdf contains a scam that recently happened to a senior citizen in Charlton, MA. Luckily, she felt something was amiss and called her other son, who in turn called his brother and found out it was not real.

The woman who this happened to called me this morning to warn me of what happened to her. She was very shook up by this event and honestly thought that she would not be the type who would fall for such a scam. But, because the phone call was so emotional, and the reception was poor, the woman was hooked — thinking she needed to help her son out of a jam. Please pass it on!

Thanks to Elaine Kingston, Director Council on Aging/Senior Center 37 Main Street Charlton, MA 01507 and also to Emmett Schmarsow, Program Manager. COAs & Senior Centers, ELD on behalf of the SHINE program.

MARKET MILL APARTMENTS

SECTION 8 ELDERLY HOUSING WINNER OF RHA
COMMUNITY EXCELLENCE AWARD

We are accepting applications for elderly and
mobility impaired persons for 1 and 2 bedroom
apartments. You must be at least 62 years of age to be
eligible. All rents are based upon your income.

We offer:

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- Computer Learning Center • Computer Program

Please call for application to be mailed to you or
please apply at our office: 246 Market St., Lowell, MA
Managed By: Property Properties, Inc. Tel. # 1-800-439-2370

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Jerry Congdon, Esq.
Reverse Mortgage
Specialist
2011 Attorney

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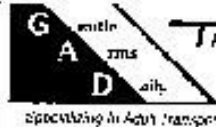
941 Main St., Tewksbury, MA 01886

978.640.0003

NMLS #2020, WA Broker and Lender, MC 2030

www.greenparkmortgage.com

Convenient
Home
Appointments

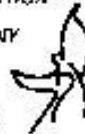


1-978-809-0033

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Ann B. McGuigan • Cell: 978.376.2804

E-Mail: ann@gadtransport.com

**Centennial Island
Apartments**

Accepting applications for
elderly persons for
senior housing in Lowell.
Must be 62 years of age.
Must have no pets.
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basis of race, color, sex, or
national origin.



For information:
978-454-5581
or 800-490-2370



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Studio & one bedroom apartments.

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handicapped/disabled individuals who are 18 years old and over.

Income requirements, please call for more info.

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(978) 454-4830

1-800-439-2370

Lowell, Land Company Community



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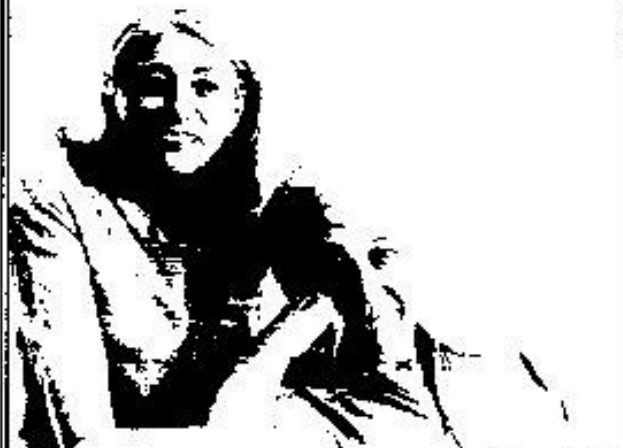
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